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## UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF UTAH

IN RE: CASE: 23-21307

Christopher L Redfield
Andrea Redfield
CHAPTER 13

Debtors Hon. PEGGY HUNT

## TRUSTEE'S CONTINUING OBJECTION TO CONFIRMATION

The Standing Chapter 13 Trustee, hereby objects to confirmation based on the following unresolved issues:

- 1. The Debtor has proposed an additional payment under Part 2.4 to be paid in after the Debtor(s) child graduates. The plan should be amended to show a date certain for this payment.
- 2. As of July 20, 2023, the Debtors are now \$50.00 delinquent for payments owing through June 2023.

## **Restatement of Issues from Prior Objection(s):**

1. The following creditor objection(s) remain unresolved: Carrington Mortgage Service, LLC.

- 2. The plan provides for attorney fees greater than \$3,500, which is the presumptive fee set by the Court (see, Attorney's Fees in Chapter 13 Cases, No. 06-50001, slip op. at 4 (Bankr. D. Utah March 22, 2006)). If counsel is seeking fees greater than \$3,500, it will require a fee application that is filed and noticed pursuant to §§ 329 and 330 and Fed. R. Bankr. P. 2016.
- 3. The plan is not feasible in that it is presently projected to require more than 60 months to make all payments required by the plan.
- 4. The Debtor(s) did not provide the Chapter 13 Trustee payment advices for the following pay period that falls within 60 days before the petition date, as required by 11 U.S.C. § 521(a)(1) (B)(iv); Bankr. Rule 1007(b)(1)(E); and Standing Order 12-002: Christopher 04/04/2023. The Debtor(s) should timely file such payment advices or provide evidence that they did not receive payment advices for the relevant date. If this issue is not resolved "within 45 days after the date of the filing of the petition, the case shall be automatically dismissed effective on the 46th day after the date of the filing of the petition." See 11 U.S.C. § 521(i)(1), Bankr. Rule 1007(b)-(c), and Local Rule 5005-1(b)(2)).
- 5. The Chapter 13 plan does not comply with §§ 1322(b) and 1325(a)(5) in that it does not provide for the following secured claims: Les Schwab Tire Center.
- 6. The Trustee requests the Debtor(s) provide a copy of the appraisal of the home from 2020 along with a copy of the CMA email.
- 7. Schedule A/B fails to properly value the following asset(s): Real Property located at 2722 W 2850 S, Syracuse, Utah, as Zillow opines the value to be \$534,400. The Trustee requests the Debtors amend Schedule A/B to list the actual value of the real property.

THEREFORE, the Trustee has an ongoing objection to the confirmation.

Dated: July 20, 2023

LAJ /S/
LON A. JENKINS
CHAPTER 13 TRUSTEE

## **CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and correct copy of the foregoing Continuing Objection to Confirmation was served upon all persons entitled to receive notice in this case via ECF Notification or by U.S. Mail to the following parties on July 20, 2023:

E. KENT WINWARD, ECF Notification

/s/ Pauline Thavne